

***Electronic Benefits Transfer (EBT)  
PayPoint Retailer EBT Manual***

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**EBT-ONLY RETAILERS MANUAL**



**TABLE OF CONTENTS**

INTRODUCTION ..... 1

CHAPTER 1—HOW TO USE THE RETAILER EBT MANUAL ..... 2

    Format and Organization ..... 2

    Where to Call for Help..... 2

CHAPTER 2—OVERVIEW OF THE EBT PROGRAM ..... 3

    EBT Program Purpose..... 3

    How JPMorgan EFS Will Support the Retailer ..... 3

    EBT Program Policies and Guidelines ..... 3

CHAPTER 3—OVERVIEW OF FOOD AND NUTRITION SERVICES (FNS) ..... 4

    FOOD STAMP PROGRAM ..... 4

    USDA and FNS Food Stamp Program Guidelines ..... 4

CHAPTER 4—EBT CARD AND PERSONAL IDENTIFICATION NUMBER (PIN) ..... 4

    PIN ..... 4

    Benefit Availability..... 4

CHAPTER 5—POINT-OF-SALE (POS) EQUIPMENT ..... 5

    Important Points To Remember ..... 5

    Installation ..... 5

    Help Desk/Equipment Service Program ..... 5

    Maintenance of POS Equipment..... 5

    Equipment Failure Procedure ..... 5

    Supplies for POS Equipment ..... 5

    Denied Transactions ..... 5

CHAPTER 6—JPMORGAN EFS RETAILER ASSISTANCE SERVICES ..... 6

    What is the Manual Voucher Authorization Number? ..... 6

    Where are the Manual Voucher Authorization and Retailer EBT-Only  
    Help Desk Numbers Listed? ..... 6

    ARU For the Manual Voucher Authorization Number ..... 6

    What is the Retailer EBT-Only Help Desk? ..... 6

    Services Provided by Retailer EBT-Only Help Desk..... 6

CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS ..... 8

    Sign On ..... 8

    Authorizing a Food Stamp Purchase ..... 8

    Authorizing a Manually Entered EBT Card Number for a Food Stamp Purchase ..... 12

    Voucher Clear ..... 14

    Authorizing a Food Stamp Return ..... 18

    Sign Off..... 20

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **TABLE OF CONTENTS**

CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS .....	21
Authorizing a Cash Purchase Only .....	21
Authorizing a Cash Purchase/Withdrawal .....	23
Authorizing a Cash Withdrawal Only.....	25
Authorizing a Manually Entered EBT Card Number for a Cash Purchase/Withdrawal.....	27
CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS .....	29
EBT Benefits Inquiry .....	29
Authorizing a Void (Food Stamp or Cash Purchase) .....	32
Reprinting the Last Receipt .....	33
Daily EBT Reports .....	34
CHAPTER 10—EBT BALANCING PROCEDURES, CASHIER FUNCTIONS AND MANAGER IDS.....	36
EBT Balancing Procedures .....	36
Manager IDs .....	36
CHAPTER 11—EQUIPMENT TROUBLESHOOTING .....	38
Terminal .....	38
PIN Pad .....	38
CHAPTER 12—COMMONLY ASKED QUESTIONS AND ANSWERS .....	39
CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES .....	40
When to Process a Transaction Manually.....	40
Scenario 1—If the POS Device is Not Working at the Time of Sale.....	41
Scenario 2—If Both the POS Device and the Telephone are Not Working at the Time of Sale .....	42
Scenario 3—Emergency Vouchers—Processing a Manual Transaction When the JPMorgan EFS Host Computer is Not Available to Authorize the EBT Transaction at the Time of Sale .....	44
Associated Liabilities with Manual Transactions .....	45
CHAPTER 14—AUTOMATED CLEARING HOUSE (ACH).....	46
What is ACH? .....	46
When Are ACH Reimbursements Available at the Bank? .....	46
How Will a Retailer Know if the Amount of the Reimbursement is Correct?.....	46
What if a Retailer Changes Banks or Bank Account Number? .....	46
CHAPTER 15—CUSTOMER RELATIONS .....	47
Service .....	47
Confidentiality .....	47
Transaction Receipts.....	47

CHAPTER 16—SIGNAGE .....	48
Signage .....	48
CHAPTER 17—GLOSSARY OF EBT PROGRAM TERMS.....	49
CHAPTER 18—MOST COMMON ERROR CODES .....	53
Decline Codes .....	53
Referral Codes .....	53
Service Codes .....	53
Transaction Error Codes.....	53

## LIST OF EXHIBITS

Exhibit 1, Sample Food Stamp Purchase Receipt .....	11
Exhibit 2, Sample Voucher Clear Receipt .....	15
Exhibit 3, Sample Voucher Clear Return Receipt .....	17
Exhibit 4, Sample Food Stamp Return Receipt.....	20
Exhibit 5, Sample Cash Purchase Receipt .....	22
Exhibit 6, Sample Cash Purchase/Withdrawal Receipt.....	24
Exhibit 7, Sample Cash Withdrawal Receipt.....	26
Exhibit 8, Sample Food Stamp Benefits Inquiry Receipt .....	30
Exhibit 9, Sample Cash Benefits Inquiry Receipt .....	30
Exhibit 10, Sample Food Stamp or Cash Purchase Void Receipt .....	32
Exhibit 11, Sample Cashier Totals Report Receipt .....	35
Exhibit 12, Sample Store Totals Report Receipt .....	35
Exhibit 13, Sample Offline Food Stamp Voucher .....	40
Exhibit 14, QUEST EBT Decal—Cash and Food .....	48
Exhibit 15, QUEST EBT Decal—Food Only.....	48
Exhibit 16, QUEST EBT Decal—Cash Only .....	48

## **INTRODUCTION**

### ***Welcome to the Electronic Benefits Transfer (EBT) Program.***

J. P. Morgan Electronic Financial Services, Inc. (JPMorgan EFS) will provide retailers with information, training, and assistance for the EBT program. JPMorgan EFS' EBT program can provide both food stamp and/or cash benefit customers an electronic method to access their benefits through Point-Of-Sale (POS) equipment and Automated Teller Machines (ATMs) (cash benefits only ) by using their EBT cards. Retailers are still required to accept paper food coupons if presented by the customer, although this will become more infrequent as the customers begin using their EBT cards.

This EBT-Only Retailer Manual has been designed to provide retail stores that are Food and Nutrition Service (FNS)-authorized food retailers, and other retailers and organizations approved to accept cash benefits, with all the information needed to process an EBT transaction. All retailers who participate in the EBT program and use EBT-only transaction terminals provided by JPMorgan EFS, are required to follow the procedures presented in this manual.

# ***Retailer EBT Manual***

## **EBT-ONLY RETAILERS**

### **CHAPTER 1—HOW TO USE THE RETAILER EBT MANUAL**

#### **FORMAT AND ORGANIZATION**

The Retailer EBT Manual is divided into 18 chapters to direct retailers to the information desired. By dividing the Retailer EBT Manual into numerous chapters and listing all the topics contained within a chapter in the Table of Contents, retailers can use the manual for both reference and training.

The information in the manual is presented in an order convenient for training. If a retailer needs to train new employees or retrain current employees, he or she can

review the topics in the Retailer EBT Manual in the sequence presented. The manual also includes a glossary at the back of the Manual, which defines the terms and/or phrases used in JPMorgan EFS' EBT program and in the manual.

Retailers and their appropriate employees are encouraged to read the Retailer EBT Manual to become familiar with JPMorgan EFS' EBT program procedures.

#### **WHERE TO CALL FOR HELP**

QUESTION/PROBLEM	CONTACT	NUMBER/ADDRESS	HOURS
Manual Voucher authorization	Manual Voucher authorization telephone number	See your enclosed state's Fact Sheet for telephone number _____	24 hours a day, 7 days a week
Settlement balancing inquiries Equipment problems	Retailer EBT-only help desk	See your enclosed state's Fact Sheet for telephone number _____	24 hours a day, 7 days a week
Supply of Offline Food Stamp Vouchers Contract issues/concerns Training: issues/questions Return EBT-only state equipment Change banking/settlement information	Retailer general information number	See your enclosed state's Fact Sheet for telephone number _____	7:00 a.m.–7:00 p.m. Central Time Monday–Friday

## **CHAPTER 2—OVERVIEW OF THE EBT PROGRAM**

### **EBT PROGRAM PURPOSE**

The initial goal of JPMorgan EFS' EBT program is to provide food stamp and/or cash benefit customers with an electronic method to access their benefits. The EBT program issues food stamp and/or cash customers an EBT card for use in the EBT program. The cardholder has an EBT account, which is debited immediately through the EBT electronic network each time an EBT transaction occurs.

The retailer portion of the electronic network is composed of POS terminals installed at checkout lanes. Any FNS-authorized food retailer is eligible to participate in the EBT program. Those retailers using state-provided equipment must sign a Retailer Agreement with JPMorgan EFS to meet the FNS requirements.

An EBT program has many benefits to retailers, customers, and the government. The advantages include: customers' benefits are secure and issued more efficiently; the opportunity for fraud and diversion of benefits is reduced; and retailers process fewer paper food coupons, saving the retailer time.

### **HOW JPMORGAN EFS WILL SUPPORT THE RETAILER**

JPMorgan EFS, as the prime contractor to the state, will provide the necessary training and assistance to retailers for converting from the paper food stamp and/or cash benefit system to the new EBT system.

The Retailer EBT-Only Help Desk and the Manual Voucher Authorization number listed on the state Fact Sheet are available 24 hours a day, 7 days a week to provide assistance with equipment problems and manual benefit processing, respectively.

### **EBT PROGRAM POLICIES AND GUIDELINES**

The following program policies and guidelines apply to all retailers who choose to participate in the EBT program. For clarification or assistance with any of these policies, please contact the JPMorgan EFS Retailer General Information number.

1. An EBT retailer authorized to accept food stamp benefits must comply with the Retailer Agreement and with the U.S. Department of Agriculture's (USDA) FNS Food Stamp Program Guidelines when accepting EBT food stamp benefits. The FNS Food Stamp program guidelines remain in effect under the EBT program.
2. Retailers cannot set a minimum purchase amount for an EBT food stamp transaction. Also, a customer may purchase a single, low-cost item if the product is an FNS-approved food item.
3. Federal regulations require that retailers must retain the EBT program-related documents such as transaction journal tapes and JPMorgan EFS Offline Food Stamp Vouchers for a period of three years.
4. Retailers **cannot** enter a customer's Personal Identification Number (PIN) for them. A customer must enter his/her own PIN. The EBT card must be presented at the time of purchase. The card number cannot be written on a slip of paper nor presented in several pieces. An intact card is required for an EBT transaction.
5. Retailers must give customers a receipt that reflects appropriate balances for each transaction.
6. Retailers must place the EBT window decal in the front window or on the entrance door to inform customers that they can use their EBT cards at this location.
7. Retailers must report bank account changes to JPMorgan EFS in writing at least 30 business days prior to the new account effective date. This is to ensure their account will be reimbursed on a timely basis.
8. All EBT food stamp purchases are for the exact amount. No change back on EBT food stamp purchases is allowed.

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **CHAPTER 3—OVERVIEW OF FOOD AND NUTRITION SERVICES (FNS) FOOD STAMP PROGRAM**

#### **USDA/FNS FOOD STAMP PROGRAM GUIDELINES**

The Food Stamp program regulations, as issued by the USDA/FNS, must continue to be followed under the EBT program. The regulations remain the same whether a retailer accepts paper food coupons or an EBT card's food stamp benefits.

After conversion to the EBT program, a food stamp benefit customer will normally present the EBT card for payment at retail food outlets; however, there may be an instance where customers may present paper food coupons. Thus, paper food coupons must continue to be accepted after the EBT program starts. It is important to retain copies of Redemption Certificates because paper food coupons could still be used.

*Note: Retailers should maintain a supply of Food Coupon Redemption Certificates, as coupons will continue to be accepted after the EBT program starts.*

Food purchases made with an EBT card are more convenient than purchases made with paper food coupons because retailers do not have to tear the coupons from the food coupon booklets and give change back in the form of \$1 food coupons or coins. With the EBT program, the customer's food stamp benefit account is debited electronically for the **exact amount** (including cents) of the purchase. Change back for food stamp purchases is not allowed. The transaction is quick and easy for both the retailer and the customer.

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### **CHAPTER 4—EBT CARD AND PERSONAL IDENTIFICATION NUMBER (PIN)**

#### ***PIN***

The Personal Identification Number or PIN is a four-digit secret code used in conjunction with the EBT card to ensure that an authorized person accesses the benefit account.

The correct entry of a PIN is considered an electronic signature and no signature is required on the receipt. Therefore, the retailer is not responsible for verifying the cardholder's identity or the signature on the back of the EBT card, as long as the PIN is entered correctly and accepted by the EBT system. Thus, the retailer assumes no liability for performing an EBT transaction as long as the correct PIN is entered and the EBT system authorizes the transaction.

If a customer enters an incorrect PIN a limited number of consecutive times, they will not be able to access their benefits for the remainder of the day until after midnight (Eastern Time Zone). This security feature is built into the EBT system to prevent random PIN attempts on lost or stolen EBT cards. If this occurs, refer the customer to their Recipient Customer Service Help Desk.

If a customer's card is lost, stolen, or damaged, they must immediately call the Recipient Help Desk number located within all printed client training materials.

#### ***BENEFIT AVAILABILITY***

It is important to note that not all customers receive their monthly benefits on the same day. Food stamp and/or cash benefits will become available according to the state's benefit schedule. Customers will be notified during training of their specific issuance days. Refer to your state's Fact Sheet for further information.



## CHAPTER 5—POINT-OF-SALE (POS) EQUIPMENT

The VeriFone Omni 3200 Terminal is a powerful, reliable electronic device that communicates with the terminal-driving vendor to obtain:

- EBT card transaction processing
- Receipt reprints
- Reports – Daily reports (up to seven days prior)

### IMPORTANT POINTS TO REMEMBER

Credits for cash benefit purchases cannot be performed electronically. Handle these returns as you would a return for a transaction paid for by cash. Be sure to keep a record of these returns.

Occasionally a customer will use a credit card or a debit card. If this happens, the terminal will give you a denial code. Emphasize to cashiers that only EBT cards can be used on state-provided EBT-only equipment.

### INSTALLATION

#### SITE REQUIREMENTS

1. Standard direct telephone line (do not share more than three terminals with a single telephone line)
2. Standard U.S. 120V three-pronged electrical outlet

#### HELP DESK/EQUIPMENT SERVICE PROGRAM

1. If you experience difficulty with any of your equipment, you should refer to this manual before you call the Help Desk described below.
2. If you cannot correct the problem after referring to the manual, contact the Retailer EBT Only Help Desk, which is available 24 hours a day, 7 days a week. See your enclosed state's Fact Sheet for the Help Desk telephone number.

#### MAINTENANCE OF POS EQUIPMENT

1. Power to the terminal must always remain on during business hours. If power is interrupted during a sale, the data must be re-keyed.
2. Avoid spilling liquids on the terminal.
3. A clear plastic keypad cover is recommended to prevent liquids and dust from damaging the equipment.
4. Use a head cleaner once a week or more if terminal usage is heavy. 50 percent of machine downtime is caused by dirty card readers. Please contact your paper supplier.
5. Use a clean cloth dampened with water and mild soap to remove dirt. Do not use liquid or aerosol cleaners directly on the equipment. NEVER use thinner or any other solvents to clean equipment because they may cause

plastic parts to deteriorate.

6. Use good quality printer paper to prolong printer life.
7. A surge protector is recommended to protect equipment.

### EQUIPMENT FAILURE PROCEDURE

When equipment is not functioning properly, a retailer should call the Retailer EBT-Only Help Desk, or try to solve the problem by following the suggestions presented in Chapter 11, *Equipment Troubleshooting*. If a retailer calls the Retailer EBT-Only Help Desk, the Retailer Service Representative will ask the retailer a few questions to try to determine the cause of the problem and will ask the retailer to perform some troubleshooting steps. Troubleshooting simply means that the retailer and the Retailer Service Representative are working together, over the telephone, to diagnose an equipment problem. If the problem cannot be solved over the telephone, a replacement for the malfunctioning equipment will be sent via overnight service. Shipping charges for the replacement as well as the defective equipment will be charged to JPMorgan EFS.

### SUPPLIES FOR POS EQUIPMENT

#### REIMBURSEMENT FOR SUPPLIES

The Merchant is responsible for obtaining thermal printer paper rolls from their own supplier. JPMorgan EFS will reimburse merchants for these EBT program supplies based on the volume of transactions performed. The reimbursements will be electronically deposited in the retailer's bank account. Retailers will need to obtain supplies from a commercial vendor.

#### ORDERING OFFLINE FOOD STAMP VOUCHERS

Retailers can order Offline Food Stamp Vouchers by calling the Retailer General Information number.

### DENIED TRANSACTIONS

A receipt will be printed for every transaction. If a transaction cannot be approved, a receipt will still be generated. The receipt will indicate the reason why the transaction could not be approved. **Note: It is the responsibility of the retailer to review the receipt to confirm that the transaction was approved. If the transaction was denied for any reason, a new transaction must be performed correctly in order for the retailer to be reimbursed for the sale.**

Common reasons why a transaction may be denied include:

- |                      |  |
|----------------------|--|
| • Insufficient Funds | The receipt will reflect the available balance in the customer's account |
| • Invalid PIN        | No balance is given  |
| • Invalid Card       | No balance is given  |

# **Retailer EBT Manual**

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## **EBT-ONLY RETAILERS**

### **CHAPTER 6—JPMORGAN EFS RETAILER ASSISTANCE SERVICES**

#### **WHAT IS THE MANUAL VOUCHER AUTHORIZATION NUMBER?**

Retailers must get an authorization number from the Manual Voucher Authorization number when electronic authorization from the POS device is not possible. The Manual Voucher Authorization number is available 24 hours a day, 7 days a week to provide immediate assistance to retailers with manual voucher authorizations for food stamp transactions only. Chapter 13, *Manual Food Stamp Processing Procedures*, describes the manual voucher process in detail.

The Automated Response Unit (ARU) answers all calls to the Manual Voucher Authorization number. The ARU will streamline calls by offering computerized assistance to retailers for manual authorization requests. If calling to obtain a manual authorization number, retailers will be prompted by the ARU to enter all required information to complete the manual authorization.

Retailers will use their seven-digit food stamp unique FNS-assigned retailer number (located in the FNS redemption certificate) to identify the retail location within the JPMorgan EFS system. Please keep the retailer number accessible to employees who must call the Manual Voucher Authorization number. Retailers will need the seven-digit food stamp FNS-assigned retailer number whenever they call for a Manual Voucher Authorization.

#### **WHERE ARE THE MANUAL VOUCHER AUTHORIZATION AND RETAILER EBT-ONLY HELP DESK NUMBERS LISTED?**

Below is a list of the locations where the Manual Voucher Authorization and Retailer EBT-Only Help Desk numbers can be found:

- *On the state's Fact Sheet*—there is a state-specific Fact Sheet included with your retail materials
- *On the Terminal Template*—on the terminal template is the Retailer EBT-Only Help Desk number and Manual Voucher Authorization number

#### **WHAT SERVICES DOES THE RETAILER EBT-ONLY HELP DESK PROVIDE?**

Prior to calling the Retailer EBT-only help desk please check your manual. Many answers to your questions are

contained in the manual. The Retailer EBT-Only Help Desk is available 24 hours a day, 7 days a week to provide immediate assistance to retailers with most equipment and telephone line error messages and questions.

EBT retailers will use their Terminal ID (found on every receipt and on the terminal) to identify the retail location for the Retailer Help Desk. Please keep the Terminal ID accessible to employees who must call for equipment service. Having this information readily available will give the retailer a faster response by the Retailer Service Representative.

Call the Retailer EBT-Only Help Desk for the following reasons:

- When uncertain how to process or handle some aspect of an EBT transaction; the Retailer Service Representative will explain how to proceed
- For questions concerning EBT transactions that occurred within the past 30 days
- For telephone line problems that prevent the POS terminal from operating; the Retailer Service Representative will provide instructions on how to proceed
- For equipment problems

For any type of equipment failure, please call the Retailer EBT-Only Help Desk immediately to report the problem. Usually the problem can be corrected over the telephone, but at times a piece of equipment must be replaced through a courier service with a new component. The Retailer Service Representative may ask a retailer to perform a few diagnostic functions on the terminal to determine the problem. If the problem cannot be solved over the telephone, a new piece of equipment will be ordered and sent directly to the retailer once the Retailer EBT-Only Help Desk has diagnosed the problem. JPMorgan EFS' prompt response to an equipment problem will ensure that the retailer and the food stamp customers are not inconvenienced for a long period of time. When error messages appear on the terminal that are unfamiliar, the Retailer Service Representative can explain what the message means and why it occurred. Error codes are listed in the back of this manual.

If POS equipment is not working and a replacement is being delivered, food stamp EBT transactions can be

*Continued next page*

**CHAPTER 6—JPMORGAN EFS RETAILER ASSISTANCE SERVICES (continued)**

processed manually using JPMorgan EFS Offline Food Stamp Voucher forms until the POS terminal is back online. Cash transactions cannot be processed offline. For complete manual transaction procedures, please refer to Chapter 13, *Manual Food Stamp Processing Procedures*.

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS

#### SIGN ON

To sign on, follow the steps below:

##### SYSTEM DISPLAY

WELCOME TO EBT PRO PLEASE ENTER YOUR ID ----	F1 F2 F3 F4
--	----------------------

##### ACTION

Enter Cashier ID (4 digits)

Press **FUNC  
ENTER**

FOOD STAMPS CASH PURCHASE BALANCE INQUIRY	F1 F2 F3 F4
---	----------------------

#### AUTHORIZING A FOOD STAMP PURCHASE

To authorize a food stamp purchase, follow the steps below:

##### SYSTEM DISPLAY

FOOD STAMPS CASH PURCHASE BALANCE INQUIRY	F1 F2 F3 F4
---	----------------------

##### ACTION

Press **F1** FOOD STAMPS

FOOD STAMP PURCHASE FOOD STAMP RETURN VOUCHER CLEAR	F1 F2 F3 F4
---	----------------------

Press **F1** FOOD STAMP PURCHASE

EBT PRO SWIPE CARD PRESS ENTER KEY FOR MANUAL ACCOUNT ENTRY	F1 F2 F3 F4
--	----------------------

Swipe The customer card through the card swipe reader on the terminal

ENTER AMOUNT \$0.00	F1 F2 F3 F4
------------------------	----------------------

Enter Dollar amount (3500 = \$35.00)

Press **FUNC  
ENTER**

FOOD STAMP PURCHASE CUSTOMER APPROVE \$35.00	F1 F2 F3 F4
--	----------------------

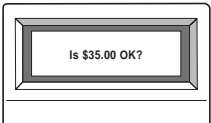
Hand the PIN pad to the customer

Press **FUNC  
ENTER**

**CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

**AUTHORIZING A FOOD STAMP PURCHASE (continued)**

**PIN PAD DISPLAY**



**ACTION**

If customer agrees,

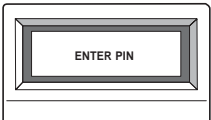
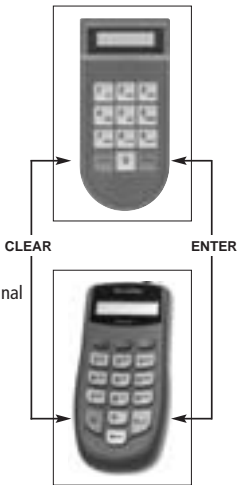
Press **ENTER** on PIN pad

If customer disagrees,

Press **CLEAR** on PIN pad

Re-enter Dollar amount  
(3500 = \$35.00) on terminal

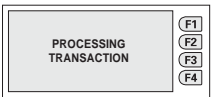
Press **ENTER** on PIN pad



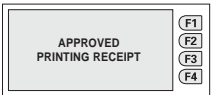
Customer enters PIN on PIN pad

Press **ENTER**

**SYSTEM DISPLAY**



A printed receipt is generated from the Printer



*Tear Off* "Merchant" copy of receipt and  
"Customer" copy of receipt

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## ***Retailer EBT Manual***

### **EBT-ONLY RETAILERS**

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#### **CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

##### **AUTHORIZING A FOOD STAMP PURCHASE (continued)**

***If the PIN is incorrect:***

###### **SYSTEM DISPLAY**



###### **ACTION**

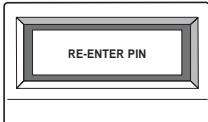
*Press*



Ask customer to re-enter the PIN number

---

###### **PIN PAD DISPLAY**



Customer re-enters PIN on PIN pad

*Press* ENTER

---

###### **SYSTEM DISPLAY**



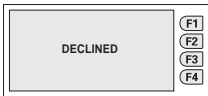
A printed receipt is generated from the Printer

*Tear Off*

"Merchant" copy of receipt and  
"Customer" copy of receipt

---

***If the transaction is denied:***



The denial reason will print on the receipt.

Please refer to Chapter 18, *Error Codes*, for a list of denial codes.

**CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

**AUTHORIZING A FOOD STAMP PURCHASE (continued)**

*Following is an example of a Food Stamp Purchase receipt.*

<p>.....</p> <p>STORE ABC 221 S. MAIN ST ANYTOWN XX</p>			
Date of Transaction	DATE: 08/02/01	TIME: 15:09:25	Time of Transaction
Terminal ID Number	TERMINAL ID: C99998		
Transaction Sequence Number	CARD #: xxxxxxxxxxxxx5446		Truncated Card Number
	SEQ NUM: 00000002		
	TOTAL: \$35.00		Total Amount of Transaction to be Deducted From Customer's Account
Operator or Cashier ID	CASHIER ID: 9999		
	AUTH CODE: 171222600		Purchase Authorization Number
<p>APPROVED</p>			
Available Amount for Food Stamps	BALANCE \$0.00		
<p>RETAIN THIS RECEIPT FOR YOUR RECORDS</p> <p>.....</p>			

*Exhibit 1, Sample Food Stamp Purchase Receipt*

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

#### **AUTHORIZING A MANUALLY ENTERED EBT CARD # FOR A FOOD STAMP PURCHASE**

*To authorize a manually entered EBT card # for a food stamp purchase, follow the steps below:*

#### **SYSTEM DISPLAY**

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

#### **ACTION**

Press **F1** FOOD STAMPS

FOOD STAMP PURCHASE	F1
FOOD STAMP RETURN	F2
VOUCHER CLEAR	F3
	F4

Press **F1** FOOD STAMP PURCHASE

EBT PRO SWIPE CARD	F1
	F2
PRESS ENTER FOR MANUAL CARD ENTRY	F3
	F4

Press **FUNC  
ENTER**

ENTER CARD NUMBER:	F1
-----	F2
	F3
	F4

Enter Card number

Press **FUNC  
ENTER**

EBT FOOD STAMP PURCHASE	F1
ENTER PURCHASE AMOUNT	F2
\$0.00	F3
	F4

Key in dollar amount (3500 = \$35.00)

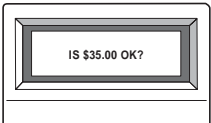
Press **FUNC  
ENTER**



**CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

**AUTHORIZING A FOOD STAMP PURCHASE (continued)**

**PIN PAD DISPLAY**



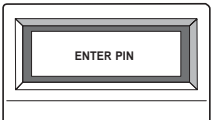
**ACTION**

If customer agrees,  
*Press* ENTER on PIN pad

If customer disagrees,  
*Press* CLEAR on PIN pad

*Re-enter* Dollar amount (3500 = \$35.00) on terminal

*Press* ENTER on PIN pad



Customer enters PIN on PIN pad

*Press* ENTER on PIN pad

**SYSTEM DISPLAY**



A printed receipt is generated from the Printer



*Tear Off* "Merchant" copy of receipt and  
"Customer" copy of receipt

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)

#### VOUCHER CLEAR

To electronically clear a manual voucher purchase, follow the steps below:

##### SYSTEM DISPLAY

FOOD STAMPS	(F1)
CASH PURCHASE	(F2)
BALANCE INQUIRY	(F3)
	(F4)

##### ACTION

Press **(F1)** FOOD STAMPS

*Note: Voucher authorizations place a hold on the customer's account. The retailer will not be reimbursed until the voucher is cleared within 15 days.*

FOOD STAMP PURCHASE	(F1)
FOOD STAMP RETURN	(F2)
VOUCHER CLEAR	(F3)
	(F4)

Press **(F3)** VOUCHER CLEAR

VOUCHER CLR PURCHASE	(F1)
VOUCHER CLR RETURN	(F2)
	(F3)
	(F4)

Press **(F1)** VOUCHER CLR PURCHASE

ENTER CARD NUMBER:	(F1)
-----	(F2)
	(F3)
	(F4)

Enter Card number

Press **(FUNC)**  
**(ENTER)**

ENTER VOUCHER NUMBER:	(F1)
-----	(F2)
	(F3)
	(F4)

Enter Voucher number

Press **(FUNC)**  
**(ENTER)**

FOOD STAMP	(F1)
ENTER AMOUNT	(F2)
\$0.00	(F3)
	(F4)

Enter Dollar amount (3500 = \$35.00)

Press **(FUNC)**  
**(ENTER)**

AUTHORIZATION NUMBER	(F1)
-----	(F2)
	(F3)
	(F4)

Enter Authorization number

Press **(FUNC)**  
**(ENTER)**

**CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

**VOUCHER CLEAR (continued)**

*To electronically clear a manual voucher (continued)*

**SYSTEM DISPLAY**

PROCESSING TRANSACTION	F1
	F2
	F3
	F4

A printed receipt is generated from the Printer

APPROVED PRINTING RECEIPT	F1
	F2
	F3
	F4

*Tear Off*     "Merchant" copy of receipt

*Following is an example of a Voucher Clear receipt.*

.....			
STORE ABC 221 S. MAIN ST ANYTOWN XX			
Date of Transaction →	DATE: 08/02/01	TIME: 15:09:25 ←	Time of Transaction
Terminal ID Number →	TERMINAL ID:	FOOD STAMP PURCHASE	
Transaction Sequence Number →	CARD #:	C99998	
	SEQ NUM:	xxxxxxxxxxxx5446	← Truncated Card Number
	TOTAL:	001001006	
Operator or Cashier ID →	CASHIER ID:	\$35.00	← Total Amount of Transaction to be Deducted From Customer's Account
	AUTH CODE:	1234	
		666666	← Purchase Authorization Number
Available Amount for Food Stamps →	APPROVED		
	BALANCE \$0.00		
	VOUCHER CLEAR		
	RETAIN THIS RECEIPT FOR YOUR RECORDS		
	CUSTOMER COPY		
.....			

**Exhibit 2, Sample Voucher Clear Receipt**

*Note: Staple this receipt to the cleared voucher. Retain these documents for three years.*

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)

#### VOUCHER CLEAR RETURN

To electronically clear a manual voucher return, follow the steps below:

##### SYSTEM DISPLAY

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

##### ACTION

Press **F1** FOOD STAMPS

*Note:* Voucher authorizations place a hold on the customer's account. The retailer will not be reimbursed until the voucher is cleared within 15 days.

FOOD STAMP PURCHASE	F1
FOOD STAMP RETURN	F2
VOUCHER CLEAR	F3
	F4

Press **F3** VOUCHER CLEAR

VOUCHER CLR PURCHASE	F1
VOUCHER CLR RETURN	F2
	F3
	F4

Press **F2** VOUCHER CLR RETURN

ENTER CARD NUMBER:	F1
-----	F2
	F3
	F4

Enter Card number

Press **FUNC  
ENTER**

ENTER VOUCHER NUMBER:	F1
-----	F2
	F3
	F4

Enter Voucher number

Press **FUNC  
ENTER**

FOOD STAMP ENTER AMOUNT \$0.00	F1
	F2
	F3
	F4

Enter Dollar amount (3500 = \$35.00)

Press **FUNC  
ENTER**

AUTHORIZATION NUMBER	F1
-----	F2
	F3
	F4

Enter Authorization number

Press **FUNC  
ENTER**

# CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)

## VOUCHER CLEAR RETURN (continued)

To electronically clear a manual voucher return (continued)

### SYSTEM DISPLAY

PROCESSING TRANSACTION	F1
	F2
	F3
	F4

A printed receipt is generated from the Printer

APPROVED PRINTING RECEIPT	F1
	F2
	F3
	F4

*Tear Off* "Merchant" copy of receipt

Following is an example of a Voucher Clear Return receipt.

<p>.....</p> <p>STORE ABC 221 S. MAIN ST ANYTOWN XX</p>		
Date of Transaction →	DATE: 08/02/01	TIME: 15:09:25 ← Time of Transaction
Terminal ID Number →	TERMINAL ID:	FOOD STAMP RETURN
Transaction Sequence Number →	CARD #:	C99998
	SEQ NUM:	xxxxxxxxxxxx5446 ← Truncated Card Number
	TOTAL:	001001006
Operator or Cashier ID →	CASHIER ID:	\$35.00 ← Total Amount of Transaction to be Credited to Customer's Account
	AUTH CODE:	1234 ← Purchase Authorization Number
		666666
Available Amount for Food Stamps →	BALANCE \$0.00	
	VOUCHER CLEAR	
	RETAIN THIS RECEIPT FOR YOUR RECORDS	
	CUSTOMER COPY	
<p>.....</p>		

Exhibit 3, Sample Voucher Clear Return Receipt

Note: Staple this receipt to the cleared voucher. Retain these documents for three years.

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)

#### AUTHORIZING A FOOD STAMP RETURN

To authorize a food stamp return or refund, follow the steps below:

##### SYSTEM DISPLAY

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

##### ACTION

Press **F1** FOOD STAMPS

FOOD STAMP PURCHASE	F1
FOOD STAMP RETURN	F2
VOUCHER CLEAR	F3
	F4

Press **F2** FOOD STAMP RETURN

EBT PRO	F1
SWIPE CARD	F2
FOR EBT RETURN	F3
OR PRESS ENTER TO	F4
TYPE CARD NUMBER	

Swipe The customer card through the card swipe reader on the terminal

OR

Press **FUNC  
ENTER** to key in card number

ENTER CARD NUMBER:	F1
-----	F2
	F3
	F4

If ENTER was selected to key in card number:

Enter Card number

Press **FUNC  
ENTER**

MANAGER APPROVAL	F1
MANAGER ID -----	F2
	F3
	F4

Enter Four-digit manager ID

Press **FUNC  
ENTER**

# **CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)**

## **AUTHORIZING A FOOD STAMP RETURN (continued)**

*To authorize a food stamp return or refund (continued)*

### **SYSTEM DISPLAY**

ENTER AMOUNT \$0.00	F1 F2 F3 F4
------------------------	----------------------

### **ACTION**

Key in dollar amount (3500 = \$35.00) of return

Press 

### **PIN PAD DISPLAY**

Is \$35.00 OK?
----------------

If customer agrees,

Press **ENTER** on PIN pad

If customer disagrees,

Press **CLEAR** on PIN pad

*Re-enter* Dollar amount (3500 = \$35.00) on terminal

Press **ENTER** on PIN pad

### **PIN PAD DISPLAY**

ENTER PIN
-----------

Customer enters PIN on PIN pad

Press **ENTER** on PIN pad

### **PROCESSING TRANSACTION**

PROCESSING TRANSACTION	F1 F2 F3 F4
------------------------	----------------------

A printed receipt is generated from the Printer

### **APPROVED PRINTING RECEIPT**

APPROVED PRINTING RECEIPT	F1 F2 F3 F4
---------------------------	----------------------

*Tear Off* "Merchant" copy of receipt and  
"Customer" copy of receipt

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 7—PROCESSING FOOD STAMP TRANSACTIONS (continued)

#### AUTHORIZING A FOOD STAMP RETURN (continued)

Following is an example of a Food Stamp Return receipt.

<div>.....</div> <div>STORE ABC 221 S. MAIN ST ANYTOWN XX</div>			
Date of Transaction →	DATE: 08/02/01	TIME: 15:09:25 ←	Time of Transaction
FOOD STAMP RETURN			
Terminal ID Number →	TERMINAL ID: C99998		
	CARD #: xxxxxxxxxxxxxxx5446 ←		Truncated Card Number
Transaction Sequence Number →	SEQ NUM: 00000002		
	TOTAL: \$35.00 ←		Total Amount of Transaction to be Returned to Customer's Account
Operator or Cashier ID →	CASHIER ID: 9999		
	AUTH CODE: 171222600 ←		Purchase Authorization Number
APPROVED			
Available Amount for Food Stamps →	BALANCE \$35.00		
RETAIN THIS RECEIPT FOR YOUR RECORDS			
<div>.....</div>			

Exhibit 4, Sample Food Stamp Return Receipt

#### SIGN OFF

To sign off, follow the steps below:

##### SYSTEM DISPLAY

SIGN OFF/NO REPORT CASHIER REPORT	F1
	F2
	F3
	F4

##### ACTION



Press The second purple key from your left on your terminal.  
(The SIGN OFF key)

To sign off with no report:

Press **F1** SIGN OFF/NO REPORT

To sign off and print a cashier's report

Press **F2** CASHIER REPORT



**CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS**

**AUTHORIZING A CASH PURCHASE ONLY**

To authorize a cash purchase only, follow the steps below:

**SYSTEM DISPLAY**

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

**ACTION**

Press **F2** CASH PURCHASE

EBT PRO	F1
SWIPE CARD OR	F2
PRESS ENTER KEY FOR	F3
MANUAL ACCOUNT	F4
ENTRY	

Swipe The customer card through the card swipe reader on the terminal

ENTER AMOUNT	F1
\$ 0.00	F2
	F3
	F4

Enter Enter dollar amount (3500 = \$35.00)

Press **FUNC**  
**ENTER**

EBT PURCHASE	F1
ENTER CASHBACK AMOUNT	F2
\$ 0.00	F3
PRESS [ENTER] FOR \$0	F4

Press **FUNC**  
**ENTER** for cash purchase only

**PIN PAD DISPLAY**

Is \$35.00 OK?
----------------

If customer agrees,

Press **ENTER** on PIN pad

If customer disagrees,

Press **CLEAR** on PIN pad

Re-enter Dollar amount (3500 = \$35.00) on terminal

Press **ENTER** on PIN pad

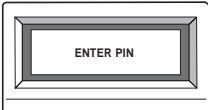
# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)

#### AUTHORIZING A CASH PURCHASE ONLY (continued)

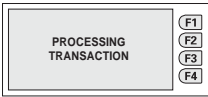
##### PIN PAD DISPLAY



Customer enters PIN on PIN pad

Press ENTER on PIN pad

##### SYSTEM DISPLAY



A printed receipt is generated from the printer



Tear Off "Merchant" copy of receipt and  
"Customer" copy of receipt

Following is an example of a Cash Purchase receipt.

<div>.....</div> <div>STORE ABC 221 S. MAIN ST ANYTOWN XX</div> <div>.....</div>			
Date of Transaction	DATE: 08/02/01	TIME: 15:09:25	Time of Transaction
EBT PURCHASE			
Terminal ID Number	TERMINAL ID:	C99998	
	CARD #:	xxxxxxxxxxxx5446	Truncated Card Number
Transaction Sequence Number	SEQ NUM:	00000002	
	TOTAL:	\$35.00	Total Amount of Transaction to be Deducted From Customer's Account
Operator or Cashier ID	CASHIER ID:	9999	
	AUTH CODE:	171222600	Purchase Authorization Number
APPROVED			
Available Amount for Cash	BALANCE \$0.00		
RETAIN THIS RECEIPT FOR YOUR RECORDS			
<div>.....</div>			

Exhibit 5, Sample Cash Purchase Receipt

# CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)

## AUTHORIZING A CASH PURCHASE / WITHDRAWAL

To authorize a cash purchase with cash back, follow the steps below:

### SYSTEM DISPLAY

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

### ACTION

Press **F2** CASH PURCHASE

EBT PRO	F1
SWIPE CARD	F2
PRESS ENTER KEY FOR	F3
MANUAL CARD ENTRY	F4

Swipe The customer card through the card swipe reader on the terminal

ENTER AMOUNT	F1
\$0.00	F2
	F3
	F4

Enter Enter dollar amount of cash purchase (3500 = \$35.00)

Press **FUNC**  
**ENTER**

EBT PURCHASE	F1
ENTER CASHBACK AMOUNT	F2
\$0.00	F3
PRESS [ENTER] FOR \$0	F4

Key in dollar amount of cash back request (2000 = \$20.00)

### PIN PAD DISPLAY

Is \$55.00 OK?
----------------

If customer agrees,

Press **ENTER** on PIN pad

If customer disagrees,

Press **CLEAR** on PIN pad

Re-enter Dollar amount (5500 = \$55.00) on terminal

Press **ENTER** on PIN pad

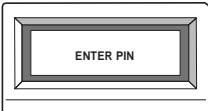
# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)

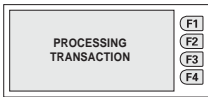
#### AUTHORIZING A CASH PURCHASE/WITHDRAWAL (continued)

##### PIN PAD DISPLAY

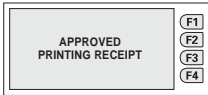


Customer enters PIN on PIN pad

Press **ENTER** on PIN pad



A printed receipt is generated from the printer



*Tear Off* "Merchant" copy of receipt and  
"Customer" copy of receipt

*Following is an example of a Cash Purchase/Withdrawal receipt.*

<div>.....</div> <div>STORE ABC 221 S. MAIN ST ANYTOWN XX</div> <div>.....</div>		
Date of Transaction	→ DATE: 08/02/01	TIME: 15:09:25 ← Time of Transaction
Terminal ID Number	→ TERMINAL ID:	EBT PURCHASE
Transaction Sequence Number	→ CARD #:	C99998
Operator or Cashier ID	→ SEQ NUM:	xxxxxxxxxxxx5446 ← Truncated Card Number
	→ TOTAL:	00000002
	→ CASHIER ID:	\$55.00 ← Total Amount of Transaction to be Deducted From Customer's Account
	→ AUTH CODE:	9999
		171222600 ← Purchase Authorization Number
Available Amount for Cash	→ BALANCE \$0.00	
		APPROVED
		RETAIN THIS RECEIPT FOR YOUR RECORDS
		<div>.....</div>

*Exhibit 6, Sample Cash Purchase/Withdrawal Receipt*

*Note: The difference between the purchase amount and the total is the cash back to the customer.*

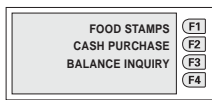
**CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)**

**AUTHORIZING A CASH WITHDRAWAL ONLY**

To authorize a cash withdrawal only, follow the steps below:

**SYSTEM DISPLAY**

**ACTION**



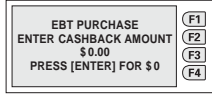
Press **F2** CASH PURCHASE



Swipe The customer card through the card swipe reader on the terminal

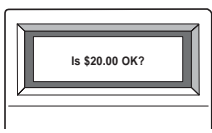


Press **FUNC ENTER**



Key in cash withdrawal dollar amount (2000 = \$20.00)

**PIN PAD DISPLAY**



If customer agrees,

Press **ENTER** on PIN pad

If customer disagrees,

Press **CLEAR** on PIN pad

Re-enter Dollar amount (2000 = \$20.00) on terminal

Press **ENTER** on PIN pad

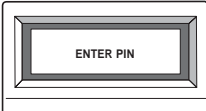
# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)

#### AUTHORIZING A CASH WITHDRAWAL ONLY (continued)

##### PIN PAD DISPLAY



Customer enters PIN on PIN pad

Press ENTER on PIN pad



A printed receipt is generated from the printer



Tear Off "Merchant" copy of receipt and  
"Customer" copy of receipt

Following is an example of a Cash Withdrawal receipt.

.....			
STORE ABC 221 S. MAIN ST ANYTOWN XX			
Date of Transaction →	DATE: 08/02/01	TIME: 15:09:25 ←	Time of Transaction
EBT PURCHASE			
Terminal ID Number →	TERMINAL ID:	C99998	
	CARD #:	xxxxxxxxxxxx5446 ←	Truncated Card Number
Transaction Sequence Number →	SEQ NUM:	00000002	
	TOTAL:	\$20.00 ←	Total Amount of Transaction to be Deducted From Customer's Account
Operator or Cashier ID →	CASHIER ID:	9999	
	AUTH CODE:	171222600 ←	Purchase Authorization Number
APPROVED			
Available Amount for Cash →	BALANCE \$0.00		
RETAIN THIS RECEIPT FOR YOUR RECORDS			
.....			

Exhibit 7, Sample Cash Withdrawal Receipt

**CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)**

**AUTHORIZING A MANUALLY ENTERED EBT CARD # FOR A CASH PURCHASE/WITHDRAWAL**

To authorize a manually entered EBT card # for a cash purchase/withdrawal, follow the steps below:

SYSTEM DISPLAY	ACTION
<div><div>FOOD STAMPS CASH PURCHASE BALANCE INQUIRY</div><div>F1 F2 F3 F4</div></div>	Press <b>F2</b> CASH PURCHASE

<div><div>EBT PRO SWIPE CARD PRESS ENTER KEY FOR MANUAL ACCOUNT ENTRY</div><div>F1 F2 F3 F4</div></div>	Press <b>FUNC ENTER</b>
---	-----------------------------

<div><div>ENTER CARD NUMBER: -----</div><div>F1 F2 F3 F4</div></div>	Enter Card number
	Press <b>FUNC ENTER</b>

<div><div>ENTER AMOUNT \$0.00</div><div>F1 F2 F3 F4</div></div>	Enter Enter dollar amount (3500 = \$35.00)
	Press <b>FUNC ENTER</b>

<div><div>EBT PURCHASE ENTER CASHBACK AMOUNT \$0.00 PRESS [ENTER] FOR \$0</div><div>F1 F2 F3 F4</div></div>	Key in dollar amount (2000 = \$20.00) of cash back
	<b>OR</b>
	Press <b>FUNC ENTER</b> for cash purchase only

---

# Retailer EBT Manual

## EBT-ONLY RETAILERS

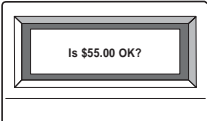
---

### CHAPTER 8—PROCESSING CASH BENEFIT TRANSACTIONS (continued)

#### AUTHORIZING A MANUALLY ENTERED EBT CARD # FOR A CASH PURCHASE/WITHDRAWAL

To authorize a manually entered EBT card # for a cash purchase/withdrawal, (continued)

##### PIN PAD DISPLAY



##### ACTION

If customer agrees,

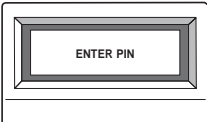
Press ENTER on PIN pad

If customer disagrees,

Press CLEAR on PIN pad

Re-enter Dollar amount (3500 = \$35.00) on terminal

Press ENTER on PIN pad

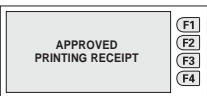


Customer enters PIN on PIN pad

##### SYSTEM DISPLAY



A printed receipt is generated from the Printer



Tear Off "Merchant" copy of receipt and  
"Customer" copy of receipt



## CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS

### EBT BENEFITS INQUIRY

To authorize a balance inquiry, follow the steps below:

#### SYSTEM DISPLAY

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

#### ACTION

Press **F3** BALANCE INQUIRY

FOOD STAMP BALANCE	F1
CASH BENEFIT BALANCE	F2
	F3
	F4

Press **F1** FOOD STAMP BALANCE

Press **F2** CASH BENEFIT BALANCE

EBT PRO	F1
SWIPE CARD	F2
PRESS ENTER KEY FOR	F3
MANUAL ACCOUNT ENTRY	F4

Swipe The customer card through the card swipe reader on the terminal

OR

Press **FUNC ENTER** to key in account number

#### PIN PAD DISPLAY

Enter PIN
-----------

Customer enters PIN on PIN pad

Press **ENTER** on PIN pad

#### SYSTEM DISPLAY

PROCESSING TRANSACTION	F1
	F2
	F3
	F4

Customer's balance is printed

APPROVED PRINTING RECEIPT	F1
	F2
	F3
	F4

***Retailer EBT Manual***  
**EBT-ONLY RETAILERS**

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**CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS (continued)**

*Following are examples of a Food Stamp Benefits Inquiry receipt and an EBT Cash Benefits Inquiry receipt.*

.....

STORE ABC  
221 S. MAIN ST  
ANYTOWN XX

DATE: 08/02/01                      TIME: 15:09:25

FOOD STAMP BALANCE INQUIRY

TERMINAL ID:                      C99998

CARD #:                              xxxxxxxxxxxxx5446

SEQ NUM:                          00000002

TOTAL:                               \$00.00

CASHIER ID:                        9999

AUTH CODE:                        171222600

APPROVED

FS BALANCE: \$2.00  
EBT BALANCE \$0.00

RETAIN THIS RECEIPT  
FOR YOUR RECORDS

MERCHANT COPY

.....

*Exhibit 8, Sample Food Stamp Benefits Inquiry Receipt*

.....

STORE ABC  
221 S. MAIN ST  
ANYTOWN XX

DATE: 08/02/01                      TIME: 15:09:25

EBT BALANCE INQUIRY

TERMINAL ID:                      C99998

CARD #:                              xxxxxxxxxxxxx5446

SEQ NUM:                          00000002

TOTAL:                               \$00.00

CASHIER ID:                        9999

AUTH CODE:                        171222600

APPROVED

FS BALANCE: \$0.00  
EBT BALANCE \$3.00

RETAIN THIS RECEIPT  
FOR YOUR RECORDS

MERCHANT COPY

.....

*Exhibit 9, Sample EBT Cash Benefits Inquiry Receipt*

# CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS (continued)

## AUTHORIZING A VOID (FOOD STAMP OR CASH PURCHASE)

To authorize a void for a food stamp or cash purchase (only the last transaction performed may be voided) or reversal, follow the steps below:

### SYSTEM DISPLAY

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

### ACTION



Press Press the left-most purple key on your terminal.  
(The VOID key)

FOOD STAMP VOID	F1
CASH VOID	F2
	F3
	F4

Press **F1** FOOD STAMP VOID

OR

Press **F2** CASH VOID

Note: Only the last transaction performed may be voided

SWIPE CARD FOR VOID OR PRESS ENTER TO TYPE CARD NUMBER	F1
	F2
	F3
	F4

Swipe The customer card through the card swipe reader on the terminal

OR

Press **FUNC  
ENTER** to key in card number

ENTER CARD NUMBER -----	F1
	F2
	F3
	F4

If **FUNC  
ENTER** was selected

Enter card number

Press **FUNC  
ENTER**

MANAGER APPROVAL MANAGER ID _ _ _ _	F1
	F2
	F3
	F4

Enter Four-digit Manager ID

Press **FUNC  
ENTER**

ENTER INVOICE NUMBER -----	F1
	F2
	F3
	F4

Enter Authorization code on the original purchase receipt

Press **FUNC  
ENTER**

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS (continued)

#### AUTHORIZING A VOID (FOOD STAMP OR CASH PURCHASE) (continued)

To authorize a food stamp or cash purchase void or reversal (continued)

##### SYSTEM DISPLAY

PROCESSING TRANSACTION	F1 F2 F3 F4
---------------------------	----------------------

##### ACTION

A printed receipt is generated from the Printer

APPROVED PRINTING RECEIPT	F1 F2 F3 F4
------------------------------	----------------------

*Tear Off* "Merchant" copy of receipt and  
"Customer" copy of receipt

Following is an example of a Food Stamp or Cash Purchase Void receipt.

.....			
STORE ABC 221 S. MAIN ST ANYTOWN XX			
Date of Transaction →	DATE: 08/02/01	TIME: 15:09:25 ←	Time of Transaction
FOOD STAMP VOID			
Terminal ID Number →	TERMINAL ID: C99998		
Transaction Sequence Number →	CARD #: xxxxxxxxxxxxxx5446	←	Truncated Card Number
	SEQ NUM: 00000002		
	TOTAL: \$99.99	←	Total Amount of Transaction to be Voided
Operator or Cashier ID →	CASHIER ID: 9999		
	AUTH CODE: 171222600	←	Authorization Number
APPROVED			
Available Amount for Food Stamps or Cash →	BALANCE \$99.99		
RETAIN THIS RECEIPT FOR YOUR RECORDS			
.....			

Exhibit 10, Sample Food Stamp Void or Reversal Receipt

**CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS (continued)**

**REPRINTING THE LAST RECEIPT**

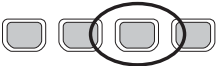
Occasionally a receipt may jam, not print, come out damaged, or a duplicate receipt is requested. A reprint of the last receipt is obtained by pressing the third purple key from your left on your terminal.

*To reprint a receipt, follow the steps below:*

**SYSTEM DISPLAY**

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

**ACTION**

Press 

Press Press the third purple key from the left on your terminal.  
(The **DUP RECEIPT** key)

The last receipt is printed with **DUPLICATE RECEIPT** header.

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS (continued)

#### DAILY EBT REPORTS

EBT reports are used to perform a daily balance on your EBT transactions. These reports should be run daily to reconcile to daily receipts. (The prior seven days of activity is available.)

##### SYSTEM DISPLAY

FOOD STAMPS	F1
CASH PURCHASE	F2
BALANCE INQUIRY	F3
	F4

##### ACTION



Press The right-most purple key on your terminal.  
(The **MORE/ADMIN** key)

REPORTS	F1
CASHIER/MANAGER ID	F2
CONFIGURATION	F3
	F4

Press **F1** REPORTS

#### CASHIER TOTALS REPORT

CASHIER TOTALS REPORT	F1
STORE TOTALS REPORT	F2
HISTORY DATES	F3
	F4

Press **F1** CASHIER TOTALS REPORT

CASHIER ID _ _ _ _	F1
TRANS DATE	F2
	F3
	F4

Enter Four-digit cashier ID number

Press **FUNC  
ENTER**

CASHIER ID _ _ _ _	F1
TRANS DATE _ _ _ _	F2
	F3
	F4

Enter Date desired (up to seven days prior to current date)

Press **FUNC  
ENTER**

Report will print

#### STORE REPORT

CASHIER	F1
STORE TOTALS	F2
	F3
	F4

Press **F2** STORE TOTALS

# CHAPTER 9—INQUIRIES, VOIDS, REPRINTING RECEIPTS AND REPORTS (continued)

## DAILY EBT REPORTS (continued)

### SYSTEM DISPLAY

MANAGER ID: ----	F1
REPORT DATE: ----	F2
	F3
	F4

### ACTION

Enter Four-digit Manager ID number

Press FUNC  
ENTER

MANAGER ID: ----	F1
REPORT DATE: ----	F2
	F3
	F4

Enter Date desired (up to seven days prior to current date)

Press FUNC  
ENTER

The Daily EBT Store Totals Report is printed

Following are examples of a Cashier Totals Report receipt and a Store Totals Report receipt.

```

.....
                STORE ABC
                221 S. MAIN ST
                ANYTOWN XX

DATE: 08/02/01                TIME: 15:09:25

                EBT TOTALS FOR CASHIER #: 1234
                REPORT DATE: 08/02/01

FOOD:                5 FOR    $    0.05
FOOD REFUNDS:        2 FOR    $    0.02
FOOD VOIDS:          0 FOR    $    0.00
CASH:                0 FOR    $    0.00
CASH VOIDS:          0 FOR    $    0.00

.....
  
```

Exhibit 11, Sample Cashier Totals Report Receipt

```

.....
                STORE ABC
                221 S. MAIN ST
                ANYTOWN XX

DATE: 08/02/01                TIME: 15:09:25

                EBT STORE TOTALS FOR TERM ID
                REPORT DATE: 08/02/01

FOOD:                1 FOR    $   33.35
FOOD REFUNDS:        0 FOR    $    0.00
FOOD VOIDS:          0 FOR    $    0.00
CASH:                0 FOR    $    0.00
CASH VOIDS:          0 FOR    $    0.00

                -HOST TOTALS-

WITHDRAWALS:         1 FOR    $   20.00
REFUNDS:              0 FOR    $    0.00

.....
  
```

Exhibit 12, Sample Store Totals Report Receipt

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 10—EBT BALANCING PROCEDURES, CASHIER FUNCTIONS, AND MANAGER IDS

#### EBT BALANCING PROCEDURES

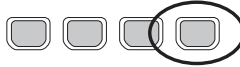
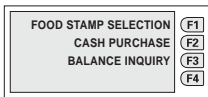
*To ensure correct daily settlement, perform the following procedures:*

1. After the terminal closeout time (see your state Fact Sheet for this time), the Daily EBT Store Totals Report will print out automatically. *Note: Your terminal must be plugged in for the report to print.* Add all EBT transaction receipts as follows:
  - Purchases (positive)
  - Returns and voids (negative)
2. Compare the total number and dollar amount of the receipts to the total on the Store Totals Report.
3. If the report is out of balance with your actual receipts, call the Retailer EBT-Only Help Desk for assistance.

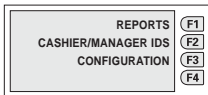
#### MANAGER IDS

Certain POS transactions are classified as “supervisory” transactions, and require the use of a Manager ID number. Supervisory transactions are included in the EBT terminal as a security feature to ensure that only authorized staff are able to perform certain transactions (i.e., food stamp return, EBT Store Totals Report, etc.). Details on performing these supervisory transactions are outlined in Chapters 7 through 9 of this manual.

*To set up a Manager or Cashier ID, follow the steps below.*



**Press** Press the right-most purple key on your terminal.  
(The **MORE / ADMIN** key)



**Press** **F2** CASHIER/MANAGER ID



**Enter** Password

**Press** **FUNC ENTER**



**CHAPTER 10—EBT BALANCING PROCEDURES, CASHIER FUNCTIONS, AND MANAGER IDs**

**MANAGER IDs (continued)**

**SYSTEM DISPLAY**

OPERATORS	ADD OP	F1
	REMOVE OPER	F2
CONFIG	PRINT LIST	F3
MENU		F4

**ACTION**

Press **F1** ADD OPER

ENTER NEW OPERATOR ID	F1
	F2
OPERATOR # _ _ _ _	F3
	F4

Enter Four-digit Operator ID

Press **FUNC**  
**ENTER**

CHOOSE OPERATOR TYPE	CASHIER	F1
	MANAGER	F2
		F3
		F4

Choose operator type

Press **F1** CASHIER

**OR**

Press **F2** MANAGER

The new ID is set up in the terminal

Press **F3** **PRINT LIST** to print a list of all IDs currently set up in the terminal

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **CHAPTER 11—EQUIPMENT TROUBLESHOOTING**

The first and easiest thing to look for when troubleshooting is to check the connections to the equipment. Plug something else into the outlet to verify it works, and make sure that the power supply to the terminal/printer is secure. Check the cables to the terminal/printer, and PIN pad.

#### **TERMINAL**

Occasionally, you may be unable to complete an EBT transaction and will receive a terminal response explaining the reason the transaction was not completed. Chapter 18, *Most Common Error Codes*, is a complete list of terminal denial messages you may receive.

If the following conditions or messages appear on the terminal display, follow the steps below each heading. If the problem is not corrected after these steps are performed, call the Retailer EBT-Only Help Desk for assistance.

#### **NO IDLE PROMPT ON THE TERMINAL SCREEN**

1. Check the electrical and cable connections to the terminal and at the wall outlet.
2. If connections are secure, the problem may be the electrical outlet itself. Either plug something else into the outlet (e.g., adding machine, radio, etc.) or plug the terminal into a different outlet.
3. Press <F1> on the terminal to see if the terminal will allow a purchase transaction. If so, the equipment is back in working order. If not, call the Retailer EBT-Only Help Desk.

**MESSAGE SUCH AS: "WAITING FOR LINE," "NO ANSWER," OR "CANNOT CONNECT"**

1. Check the telephone line cable at the terminal and the wall jack.
2. Test the telephone line by plugging a standard telephone into the line from which the terminal runs—you should hear a clear dial tone without any interruptions, static, party line, or breaks in the tone.
3. Reconnect the telephone cable into the terminal. Press the CLEAR button. The idle prompt of SELECT FUNCTION should appear. If not, call the Retailer EBT-Only Help Desk.

#### **PIN PAD**

When the PIN pad is not in use, arrows will run across the PIN pad screen. If the messages below appear, try the steps suggested:

1. "No response from pad"
  - This usually means that the PIN pad is not connected properly into the terminal. Check the connections. If all connections are secure, call the Retailer EBT-Only Help Desk for assistance.
2. "Invalid M-key" or "No M-key"
  - This means the PIN pad needs to be replaced.
3. "Packet Error"
  - Press the CLEAR button on the POS terminal and enter the customer's card manually.

## **CHAPTER 12—COMMONLY ASKED QUESTIONS AND ANSWERS**

### ***What if the customer's EBT card gets lost or stolen?***

- Customers need to report lost or stolen cards to the Recipient Help Desk number. EBT Customer Service is staffed 24 hours a day, 7 days a week. The telephone number is located on the state EBT Fact Sheet, and on the back of the customer's card.
- The computer system cancels card access immediately.
- The card is replaced.

### ***How do customers know what their balances are?***

- Customers should look at their last purchase receipt; their balance is printed on the bottom.
- They can call the Recipient Help Desk number.
- Retailers can perform a balance inquiry transaction for customers.

### ***What happens when a customer disagrees with the account balance?***

- The customer should contact the Recipient Help Desk number for resolution.
- The Recipient Help Desk is staffed 24 hours a day, 7 days a week, to assist customers with inquiries.

### ***Can a customer from another state use an EBT card in my state?***

- Yes, customers from most other states can use their EBT cards in your store. Performing a balance inquiry and receiving an approval, will indicate the customer can perform EBT transactions.

### ***What does it mean if the EBT terminal says "Insufficient Bal" or "Invalid PIN"?***

- These are error messages. The "Insufficient Bal" message means that the customer does not have enough benefits left in the account to cover the purchases. The customer's balance will print on the denial receipt. The customer can pay the difference in cash, cash benefits (if state allows cash benefits), or eliminate some items from their purchase. This will require doing two or more transactions.
- The "Invalid PIN" message means that the customer has entered an incorrect PIN. There are a limited number of chances to correctly enter the PIN (see Chapter 4, *EBT Card and Personal Identification Number (PIN)*). Failure to do so will lock the customer out of the account for the balance of the day until after midnight Eastern Time Zone.

### ***What if a customer cannot remember his/her PIN—how can it be found?***

- Have the customer call the Recipient Help Desk number for assistance.

### ***When customers' cards are damaged—what do I do?***

- Access their benefits by manually key-entering their card number. The customer's card must be present and in one piece. Do not manually key enter a card number written on a piece of paper or from a card in more than one piece. Then advise them to call the Recipient Help Desk number for instructions on replacing their card.

### ***Can customers return food stamp purchases to the store due to spoilage or damage?***

- Yes. A credit transaction is processed to their food stamp benefit account. No cash is refunded, and a Manager's ID is required. Please refer to Chapter 7 for details on a food stamp return transaction.

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES

Participation in the manual food stamp transaction process is voluntary. The retailer's decision to participate in the manual transaction process is included as part of the Retailer Agreement.

#### WHEN TO PROCESS A TRANSACTION MANUALLY

**Note:** Manual transactions can only be used for food stamp benefit purchases and refunds. Cash benefits cannot be accessed through the manual process.

A retailer will use the manual food stamp transaction process only when authorization for the EBT transaction is not available via the store's POS equipment. For example, a manual transaction may be processed if:

- POS equipment is not functioning and the merchant is able to contact the Manual Voucher Authorization number listed on the state Fact Sheet for an authorization number (refer to *Scenario 1—If the POS Device is Not Working at the Time of Sale*).
- Telephone or electrical service is down and the retailer is able to contact the Manual Voucher Authorization number listed on the state Fact Sheet (using a cellular telephone, etc.) for an authorization number (refer to *Scenario 2—If Both the POS Device and the Telephone Are Not Working at the Time of Sale*).
- The JPMorgan EFS host computer is down and cannot accept communication from the retailer's POS device (refer to *Scenario 3—Emergency Vouchers—Processing a Manual Transaction When the JPMorgan EFS Host Computer is Not Available to Authorize the EBT Transaction at the Time of Sale*).

JPMorgan EFS will issue pre-numbered JPMorgan EFS Offline Food Stamp Vouchers to use for processing food stamp EBT transactions. A JPMorgan EFS Offline Food Stamp Voucher is required for every manual EBT transaction. It is essential that the JPMorgan EFS Offline Food Stamp Voucher be completed properly by the retailer, and the retailer must have the cardholder's and store supervisor/ clerk's signatures on the voucher. It is essential that a manual authorization number be received and the customer must sign the voucher before he or she leaves the store. Vouchers that are not completed properly could be challenged or not paid, resulting in a financial liability to the retailer.

Below is a sample JPMorgan EFS Offline Food Stamp Voucher. It is important that retailers are careful to ensure accuracy when completing each JPMorgan EFS Offline Food Stamp Voucher. Step-by-step instructions on how to fill out a JPMorgan EFS Offline Food Stamp Voucher are included in this manual.

JPMORGAN EFS OFFLINE FOOD STAMP VOUCHER		No. 1217893
<b>Important: Vouchers must be entered or cleared on the POS device (or mailed within 10 days if non-electronic) within 15 days of the sale or funds will not be reimbursed.</b>		
Card Number:	Store Date/Time	Approval Number
	Store POS Number	Purchase Amount <input type="checkbox"/> Purchase <input type="checkbox"/> Refund
	Merchant ID	
	First Store Name	
	Store Address	
	Store City/State/Zip Code	
	Store Supervisor/Clerk Signature	
Print Cardholder Name	Food Stamp regulations prohibit representation of this voucher by merchant if valid authorization was denied.	
Cardholder Signature	Date	Date Entered _____ Operator's Initials _____
In signing this voucher, I believe that food stamp benefits are available for the full amount of this transaction.		
This voucher will be rejected if information in this section has been altered.		
White - Client/Customer Copy Yellow - Merchant Copy Pink - Non-Electronic Retailer Mail-In Copy to Retail Support Operations		
(NOTE: Electronic Retailers to Pass on the Pink copy)		
JPMorgan EFS Retail Support Operations • P.O. Box 30075 • Tampa, FL 33630-0075		

Exhibit 13, Sample JPMorgan EFS Offline Food Stamp Voucher

## CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES (continued)

JPMorgan EFS will provide retailers with JPMorgan EFS Offline Food Stamp Vouchers free of charge. All completed JPMorgan EFS Offline Food Stamp Vouchers must be cleared electronically through the POS terminal as soon as possible after the POS terminal is returned to full operation. *Note: Voucher authorizations place a hold on the customer's account. The retailer will not be reimbursed until the voucher is cleared within 15 days.*

JPMorgan EFS will replenish the retailer's supply of JPMorgan EFS Offline Food Stamp Vouchers as needed. If a retailer runs low on JPMorgan EFS Offline Food Stamp Vouchers, they should call the Retailer General Information number listed on the state Fact Sheet. A manual EBT transaction cannot be processed without an original JPMorgan EFS Offline Food Stamp Voucher. Therefore, a retailer should ensure that there is a sufficient number of JPMorgan EFS Offline Food Stamp Vouchers available at the retail location. Photocopies will not be accepted as all JPMorgan EFS Offline Food Stamp Vouchers are individually numbered.

### SCENARIO 1—IF THE POS DEVICE IS NOT WORKING AT THE TIME OF SALE

The following procedures should be followed when processing a manual food stamp EBT transaction when the EBT-Only POS device is not working and telephone authorization is available from the Manual Voucher Authorization number at the time of sale and the cardholder is present. **If an authorization number is not received for the amount of the transaction at the time of the purchase, the retailer is liable for the amount of the sale and may not be reimbursed for the purchase.**

- Step 1. Calculate the amount of the food stamp sale and ask the cardholder (customer) to present their EBT card. Check the appropriate box on the voucher for either a purchase or refund.
- Step 2. Prepare a JPMorgan EFS Offline Food Stamp Voucher (the voucher is a three-part form with a unique number printed in the upper right corner). Be sure to check the appropriate box for either a purchase or refund. JPMorgan EFS will accept only original JPMorgan EFS Offline Food Stamp Vouchers; photocopies are not allowed and will be rejected for payment.
- Step 3. Complete all sections of the voucher except for the authorization number section, the amount,

and the signatures. The authorization number, authorized transaction amount (must be obtained at the time of purchase), and the signatures will be filled in after the telephone call to the Manual Voucher Authorization number, if the transaction is approved. Have the total amount of the purchase/refund written down before the call is made to the Manual Voucher Authorization number because the caller must provide the ARU with the exact dollar amount of the transaction.

- Step 4. Place the telephone call to the Manual Voucher Authorization number.
- Step 5. The ARU will prompt the caller to enter the following information on the telephone keypad: 1) the retailer's seven-digit food stamp unique FNS-assigned retailer number; 2) the seven-digit JPMorgan EFS Offline Food Stamp Voucher number (from the upper right corner); 3) the cardholder's entire EBT card number; and 4) the exact amount of the purchase/refund.

Use the asterisk (\*) key on your telephone (lower left key) for a decimal point when keying in the purchase/refund amount. The ARU will then approve or deny the purchase. If the purchase/refund is approved, the ARU will give the caller an authorization number for the transaction. The authorization number must be written on the JPMorgan EFS Offline Food Stamp Voucher, then proceed to Step 5a. If the purchase/refund is denied, the transaction cannot be completed for the amount requested. Do not fill out the rest of the JPMorgan EFS Offline Food Stamp Voucher. Proceed to Step 5b.

### Approved

- Step 5a. If the transaction is approved, write the authorization number provided by the ARU on the JPMorgan EFS Offline Food Stamp Voucher in the area provided and fill in the exact authorized purchase/refund amount. Then, both the cardholder and the store supervisor/clerk are to sign the voucher in the areas as marked. The retailer should verify the signature on the back of the card and the signature on the signed voucher. Verify that the correct date and time are entered. The JPMorgan EFS Offline Food Stamp Voucher must be submitted for the exact amount authorized by JPMorgan EFS. The JPMorgan EFS

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES (continued)**

Offline Food Stamp Voucher will not be processed if any of the information requested on the voucher is missing. Therefore, be sure all blanks are filled in and all signatures are on the voucher. Proceed to Step 6.

#### ***OR Denied***

Step 5b. If the transaction is denied, the retailer cannot finish completing the JPMorgan EFS Offline Food Stamp Voucher. If the purchase is denied because of Non-Sufficient Funds (NSF), the ARU will state the cardholder's current account balance. The retailer can present the following two options to the cardholder: 1) the cardholder can use the total amount of benefits available in the account, and pay the difference between the amount of the purchase and the amount available in the food stamp account by another method; or 2) the cardholder can reduce the amount of the purchase to a total equal to or less than the account balance. The total purchase amount on the JPMorgan EFS Offline Food Stamp Voucher cannot exceed the amount of benefits available in the cardholder's food stamp account. After the cardholder makes a decision, the retailer must place another call to the Manual Voucher Authorization number to get an authorization number for the new purchase amount. If the retailer is given an authorization number, go back to Step 5a.

Step 6. Give the cardholder the top copy (white) of the JPMorgan EFS Offline Food Stamp Voucher. The middle copy (yellow) and back copy (pink) of the JPMorgan EFS Offline Food Stamp Voucher is retained by the retailer. The retailer is required to keep the yellow/pink copies of the JPMorgan EFS Offline Food Stamp Voucher for three years.

Step 7. Once the retailer's POS terminal is returned to full functionality, the manual voucher must be cleared electronically through the POS terminal (See Chapter 7—Voucher Clear).

If a retailer wants to ensure that they will receive reimbursement for an authorized manual transaction, the authorization number must be obtained at the time of purchase and the JPMorgan EFS Offline Food Stamp Voucher must be cleared electronically within 15 calendar days after the authorization number was provided.

#### **SCENARIO 2—IF BOTH THE POS DEVICE AND THE TELEPHONE ARE NOT WORKING AT THE TIME OF SALE**

The retailer assumes all risk if a manual voucher authorization number is not obtained at the time of the food stamp purchase/refund. The following procedures should be followed when processing a manual EBT transaction when telephone service is not available at the time of the sale:

- Step 1. Calculate the amount of the food stamp sale or refund and ask the cardholder to present their EBT card and another form of identification.
- Step 2. Prepare a JPMorgan EFS Offline Food Stamp Voucher (the voucher is a three-part form with a unique number printed in the upper right corner). Be sure to check the appropriate box for either a purchase or refund. JPMorgan EFS will accept only original JPMorgan EFS Offline Food Stamp Vouchers; photocopies are not allowed and will be rejected for payment.
- Step 3. Complete all sections of the voucher except for the authorization number. Then, both the cardholder and the store supervisor/clerk are to sign the voucher in the areas as marked. The retailer should verify the signature on the back of the card and the signature on the signed voucher. Verify that the correct date and time is entered. The telephone authorization number will be filled in later when telephone service is restored and the retailer can call the Manual Voucher Authorization number for authorization.
- Note: Be sure to have the cardholder and the store supervisor/clerk sign and date the JPMorgan EFS Offline Food Stamp Voucher at the time of the sale.
- Step 4. Give the cardholder the top copy (white) of the JPMorgan EFS Offline Food Stamp Voucher. The cardholder's copy will not have an authorization number on it because telephone authorization was not available at the time of the transaction.
- Step 5. Hold onto the yellow and pink copies of the JPMorgan EFS Offline Food Stamp Voucher. Place a telephone call to the Manual Voucher Authorization number as soon as telephone service is restored. The retailer assumes all risk if an authorization is not obtained at the time of the food stamp purchase/refund.

## **CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES (continued)**

The ARU will prompt the caller to enter the following information on the telephone keypad: 1) the retailer's seven-digit food stamp unique FNS-assigned retailer number; 2) the seven-digit JPMorgan EFS Offline Food Stamp Voucher number (from the upper right corner); 3) the cardholder's entire EBT card number; and 4) the exact amount of the purchase/refund.

Use the asterisk (\*) key on your telephone (lower left key) for a decimal point when keying in the transaction amount. The ARU will then approve or deny the purchase/refund. If the purchase/refund is approved, the ARU will give the caller an authorization number for the purchase. The authorization number must be written on the JPMorgan EFS Offline Food Stamp Voucher, then proceed to Step 5a. If the purchase/refund is denied, the transaction cannot be completed for the amount requested. Do not fill out the rest of the JPMorgan EFS Offline Food Stamp Voucher. Proceed to Step 5b.

### **Approved**

Step 5a. If the transaction is approved, write the authorization number provided by the ARU on the JPMorgan EFS Offline Food Stamp Voucher in the area provided and fill in the exact authorized purchase/refund amount. The JPMorgan EFS Offline Food Stamp Voucher must be submitted for the exact amount authorized by JPMorgan EFS. The JPMorgan EFS Offline Food Stamp Voucher will not be processed if any of the information requested on the voucher is missing. Therefore, be sure all blanks are filled in and all signatures are on the voucher. Once the line is re-established and the POS terminal is fully operational, the retailer will need to clear the voucher electronically within 15 days through the POS terminal (See Chapter 7—Voucher Clear). The retailer must retain the original voucher(s) for a period of three years.

### **OR Denied**

Step 5b. If the transaction is denied, the retailer cannot finish completing the JPMorgan EFS Offline Food Stamp Voucher. If the purchase is denied because of Non-Sufficient Funds (NSF), the ARU will state the cardholder's current account balance.

**Note:** *Step 6 is not allowed for retailers in the Commonwealth of Virginia.*

Step 6. If the purchase is denied, the retailer has the following option:

If the retailer encounters an account with Non-Sufficient Funds (NSF), the retailer may revise downward the purchase amount after obtaining the cardholder's account balance from the ARU. If the retailer decides to revise the purchase amount downward, the retailer must complete a new JPMorgan EFS Offline Food Stamp Voucher and fill in the new purchase amount requested on the voucher and call the Manual Voucher Authorization number for an authorization on the revised amount. If the revised purchase amount is approved, the ARU will give the retailer an authorization number. The authorization number must be placed on the newly completed JPMorgan EFS Offline Food Stamp Voucher. The new JPMorgan EFS Offline Food Stamp Voucher must be attached to the old voucher that has the signatures on it. If the retailer chooses to settle for the available balance rather than the original purchase amount, no further recourse is available for the balance of the transaction not available in the cardholder's food stamp account. Proceed to Step 7.

**Example**—If the amount of the manual food stamp transaction is \$75, but there is only \$50 available in the cardholder's food stamp benefit account, the retailer must accept \$50 for the transaction. The retailer must then place another call to the Manual Voucher Authorization number for an authorization for this revised amount, and the retailer is not able to collect the \$25 difference—at this point the transaction is complete. The retailer must complete a new JPMorgan EFS Offline Food Stamp Voucher showing \$50 in the total box and place the authorization number on the voucher. The retailer must attach the new voucher to the original voucher (completed during the telephone/power outage) with the cardholder's and store supervisor/clerk's signature on it.

Step 7. Once the retailer's POS terminal is returned to full functionality, the manual voucher must be cleared electronically through the POS terminal (See Chapter 7—Voucher Clear).

If a retailer wants to ensure that they will receive reimbursement for an authorized manual transaction, the JPMorgan EFS Offline Food Stamp Voucher must be cleared electronically within 15 calendar days after the authorization number was provided, and the authorization number must be obtained at the time of purchase and prior to completion of the JPMorgan EFS Offline Food Stamp Voucher.

# **Retailer EBT Manual**

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## **EBT-ONLY RETAILERS**

### **CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES (continued)**

#### **SCENARIO 3—EMERGENCY VOUCHERS— PROCESSING A MANUAL TRANSACTION WHEN THE JPMORGAN EFS HOST COMPUTER IS NOT AVAILABLE TO AUTHORIZE THE EBT TRANSACTION AT THE TIME OF SALE**

When calling the Manual Voucher Authorization toll-free number ARU, you will be informed that the system is temporarily down and told the proper procedures to follow to utilize Emergency Vouchers. The total amount of the Emergency Voucher cannot exceed the maximum allowed by your state.

These Emergency Voucher procedures are NOT for conditions beyond JPMorgan EFS' control, such as telephone line outages or equipment malfunctions:

- Step 1. Calculate the amount of the food stamp sale or refund and ask the cardholder (customer) to present their EBT card.
- Step 2. Prepare a JPMorgan EFS Offline Food Stamp Voucher (the voucher is a three-part form with a unique number printed in the top right-hand corner). be sure to check the appropriate box for a purchase or refund. JPMorgan EFS will accept only original JPMorgan EFS Offline Food Stamp Vouchers; photocopies are not allowed and will be rejected for payment.
- Step 3. Complete all sections of the voucher except for the authorization number. The total amount of the Emergency Voucher cannot exceed the maximum allowed by your state. The authorization number will be filled in later when the JPMorgan EFS host computer service is restored and the retailer can obtain an authorization number from the Manual Voucher Authorization number ARU during unscheduled outages, you will be advised as to the procedure to follow to obtain an authorization. **Remember, always verify and never assume Emergency Vouchers are in effect.**

*Note: Be sure to have the cardholder and the store supervisor/clerk sign and date the JPMorgan EFS Offline Food Stamp Voucher at the time of the sale.*

- Step 4. Give the cardholder the top copy (white) of the JPMorgan EFS Offline Food Stamp Voucher. Hold onto the remaining two parts (yellow and pink copies) of the JPMorgan EFS Offline Food Stamp Voucher and place another telephone call to the Manual Voucher Authorization number as soon as the JPMorgan EFS host computer service is restored, unless previously advised of other procedures to follow.
- Step 5. If the retailer chooses to work with the ARU, the ARU will prompt the caller to enter the following information on the telephone keypad: the retailer's seven-digit food stamp unique FNS-assigned retailer number, the seven-digit JPMorgan EFS Offline Food Stamp Voucher number, the cardholder's EBT card number, and the exact amount of the emergency voucher purchase/refund. Use the (\*) for a decimal point when keying in the purchase amount. All of the information requested by the ARU should be taken from the completed JPMorgan EFS Offline Food Stamp Voucher. Write the authorization number given by the ARU on the JPMorgan EFS Offline Food Stamp Voucher.
- Step 6. If the retailer speaks with a Customer Service Representative (CSR), the CSR will ask the caller for the retailer's seven-digit food stamp unique FNS-assigned retailer number, the seven-digit JPMorgan EFS Offline Food Stamp Voucher number, the cardholder's EBT card number, and the exact amount of the purchase/refund. All of the information requested by the Customer Service Representative should be taken from the completed JPMorgan EFS Offline Food Stamp Voucher. Write the authorization number given by the CSR on the JPMorgan EFS Offline Food Stamp Voucher.
- Step 7. Once the JPMorgan EFS outage is corrected and the POS terminal is fully operational, the retailer must clear the voucher electronically within 15 days through the POS terminal (See Chapter 7—Voucher Clear). The retailer must retain the original voucher(s) for a period of three years.



## CHAPTER 13—MANUAL FOOD STAMP PROCESSING PROCEDURES (continued)

### ASSOCIATED LIABILITIES WITH MANUAL TRANSACTIONS

Potential liabilities associated with **Scenario 1—If the POS Device Is Not Working at the Time of Sale**, are as follows.

If a retailer calls the Manual Voucher Authorization number and receives an authorization number for the manual food stamp transaction, no liability exists for the retailer. The retailer is guaranteed payment for the amount authorized by the ARU provided that: 1) the authorization number appears on the JPMorgan EFS Offline Food Stamp Voucher; 2) the JPMorgan EFS Offline Food Stamp Voucher is completed properly; 3) all parties (customer and supervisor/clerk) have signed the voucher; and 4) the JPMorgan EFS Offline Food Stamp Voucher is electronically cleared with JPMorgan EFS within 15 calendar days from the date of telephone authorization.

**Note:** All authorizations must occur at the time of the transaction.

If the JPMorgan EFS Offline Food Stamp Voucher is not completed properly or is not electronically submitted to JPMorgan EFS for processing within 15 calendar days, then the retailer is liable for not receiving payment because the authorization number for the manual transaction will expire. When the authorization number expires, the funds (transaction amount) that were being held to reimburse the retailer are released and again become available to the cardholder.

Potential liabilities associated with **Scenario 2—If Both the POS Device and the Telephone Are Not Working at the Time of Sale**, are as follows.

If the retailer cannot call the Manual Voucher Authorization number for a manual authorization at the time of the purchase, **the liability for the full amount of the transaction rests solely with the retailer.**

In this scenario, to be reimbursed for the manual transaction, the retailer must have called the Manual Voucher Authorization number at the time of purchase to obtain an authorization number prior to completing the JPMorgan EFS Offline Food Stamp Voucher.

**Important:** The retailer must obtain both the cardholder's and supervisor/clerk's signature on the JPMorgan EFS Offline Food Stamp Voucher at the time of the sale.

If a retailer has a specific question or concern about the manual processing procedures or about a particular JPMorgan EFS Offline Food Stamp Voucher, the retailer should call the Manual Voucher Authorization Number for assistance.

Potential liabilities associated with **Scenario 3—Emergency Vouchers—Processing a Manual Transaction When the JPMorgan EFS Host computer Is Not Available to Authorize the EBT Transaction at the Time of Sale**, are as follows.

**If the JPMorgan EFS host computer is not operational and the retailer calls the Manual Voucher**

**Authorization number** for a manual authorization number, the Customer Service Representative will give the retailer an authorization number for an amount up to the maximum allowed by your state. No liability exists for the retailer if the amount of the purchase is less, and the proper emergency voucher procedures are followed. The retailer is guaranteed payment for up to the emergency amount authorized by a Customer Service Representative provided the authorization number appears on the JPMorgan EFS Offline Food Stamp Voucher, the JPMorgan EFS Offline Food Stamp Voucher is completed properly, all parties (customer and supervisor/clerk) have signed the voucher, and the JPMorgan EFS Offline Food Stamp Voucher is cleared electronically with JPMorgan EFS within 15 calendar days from the date authorization was provided.

**Caution:** If the retailer elects to allow a purchase that exceeds the emergency voucher authorized limit, then the retailer assumes the liability for the amount exceeding that limit.

# Retailer EBT Manual

## EBT-ONLY RETAILERS

### CHAPTER 14—AUTOMATED CLEARING HOUSE (ACH)

#### WHAT IS ACH?

The Automated Clearing House (ACH) is a facility that processes debits and credits between financial institutions electronically. In the EBT program, ACH will process transactions that occur between JPMorgan EFS and retailers. The ACH process will be used to reimburse retailers for benefits provided to cardholders at retail locations.

Customer transaction activity (i.e., purchases, credits, or voids) will be captured on POS terminals located at retail checkout lanes. The transaction activity will be transmitted to JPMorgan EFS when the transaction occurs. The terminal-driving vendor will transmit a daily file to ACH, which will reimburse retailers for transactions. ACH will forward the reimbursements electronically to retailers' banks for processing and posting.

#### WHEN ARE ACH REIMBURSEMENTS AVAILABLE AT THE BANK?

An ACH reimbursement is generated daily by the terminal-driving vendor. The vendor passes the reimbursement request to ACH; ACH then passes the net reimbursement amount to the retailer's bank for posting to the retailer's account. Typically, the entire process takes two banking days.

An example of how reimbursements flow through the system is below:

#### HOW WILL A RETAILER KNOW IF THE AMOUNT OF THE REIMBURSEMENT IS CORRECT?

The reimbursement the retailer will receive will equal the net of all EBT transactions performed within a calendar day's activity (e.g., 7:00 a.m. to 7:00 a.m., Eastern Time Zone). This is a fixed batch cycle, which means that the closeout time cannot be changed and the process is done automatically. The retailer does not need to initiate a release to prompt this closeout. For example, all

transactions performed on Monday, the 1st, from 7:01 a.m. Eastern Standard Time, to Tuesday the 2nd at 7:00 a.m. Eastern Standard Time, will be automatically closed out at 7:00 a.m. Eastern Standard Time on Tuesday. If your terminal printer has been kept on overnight, a Daily EBT Totals Report will print automatically the following morning. The retailer can also initiate a Daily EBT Totals Report through the POS terminal on Tuesday, the 2nd, after 7:01 a.m. This report will equal the net total of all transactions performed from Monday's closeout time at 7:00 a.m. to Tuesday's closeout time at 7:00 a.m. This will equal the amount that will appear as a deposit in the retailer's bank account on Wednesday, the 3rd.

If a reimbursement does not arrive at a retailer's bank on the day the reimbursement is anticipated to arrive, the retailer should contact the Retailer EBT-Only Help Desk. The Help Desk will research the problem and help resolve the problem. **Refer to your state Fact Sheet for the terminal closeout time in your state.**

#### WHAT IF A RETAILER CHANGES BANKS OR BANK ACCOUNT NUMBER?

It is critical that JPMorgan EFS have correct banking information for a retailer. If JPMorgan EFS does not have the correct banking information, an ACH reimbursement credit can be rejected or delayed. A retailer may have to wait several days for the credit depending on the problem.

If a retailer plans to change banks or the bank account number, that retailer must report these changes to JPMorgan EFS in writing at least 30 business days prior to the new account effective date. It can take up to two business days to process a change in banking information once it is received at JPMorgan EFS. Therefore, the retailer must report the bank account changes at least 15 business days prior to the effective date of change to ensure their account will be reimbursed on a timely basis. Call the Retailer General Information number for further information.

MONDAY/TUESDAY	TUESDAY	TUESDAY	WEDNESDAY
07:01 a.m.–7:00 a.m.	7:00 a.m.	6:00 p.m.	7:30 a.m.
The retailer performs a food stamp transaction via the EBT terminal.	The terminal is automatically closed out and the EBT transactions from the previous day are calculated.	The ACH file is transmitted to the Federal Reserve Bank. The Federal Reserve Bank processes the file later.	The retailer's bank receives reimbursements from ACH. The funds will be posted to the retailer's account per their bank's schedule later in the day.

*Note: All times are Eastern Time Zone.*

## **CHAPTER 15—CUSTOMER RELATIONS**

### ***SERVICE***

Customers using EBT cards should receive the same level and type of service as customers who pay with other forms of payment, cash, debit, or credit for purchases.

### ***CONFIDENTIALITY***

All information about customers and EBT transactions is confidential. Retailers may not give out information such as EBT card numbers, purchase amounts, or account balances to anyone not connected with the administration of the EBT program.

### ***TRANSACTION RECEIPTS***

EBT transaction receipts are very important to customers. Receipts let customers know how much they have spent and give them remaining food stamp and/or cash benefit account balance information. Customers have been trained to retain their receipts so they can keep track of their food stamp and/or cash benefit account balances.

Customers must be given a copy of the receipt for every EBT transaction.

If a customer does not understand why a “denied” receipt for a transaction was received, the customer can call the Recipient Help Desk number located on your state Fact Sheet. A Customer Service Representative will be able to explain what the receipt means.

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **CHAPTER 16—SIGNAGE AND SUPPLIES**

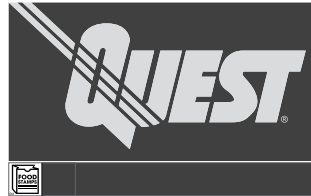
#### ***SIGNAGE***

The only signage required for the EBT program are window and lane decals. JPMorgan EFS will provide each retail location with the decal(s) that must be placed on either the front entrance door or on the front window to inform customers that their EBT cards will be accepted. The decals are shown at right.

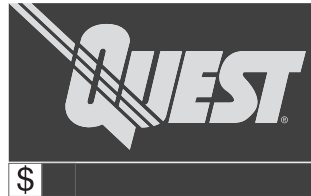
If all lanes are not equipped with POS equipment, signage must indicate which lanes accept the EBT card. In this way, customers would look for the EBT sign as other customers look for a MasterCard® or VISA® logo at a retail location.



*Exhibit 14, QUEST EBT Decal—Cash and Food*



*Exhibit 15, QUEST EBT Decal—Food Only*



*Exhibit 16, QUEST EBT Decal—Cash Only*

## **CHAPTER 17—GLOSSARY OF EBT PROGRAM TERMS**

<b>Authorization Number</b>	Number returned from the JPMorgan EFS host computer to approve an EBT transaction. An authorization number can be given to retailers by the ARU.
<b>Automated Clearing House (ACH)</b>	ACH is a facility that processes electronic debits and credits between financial institutions. The ACH process will be used to reimburse retailers for benefits extended to customers who have purchased food using EBT cards.
<b>Automated Response Unit (ARU)</b>	Computer that accepts data from touch-tone telephones and responds with synthesized voice commands and information. Used in the state EBT system to provide balance information to customers or to authorize manual transactions for retailers.
<b>Balance Inquiry</b>	A non-financial transaction that allows the EBT customer to obtain the current balance in their food stamp and/or cash benefit account.
<b>Card Reader</b>	Located on the right side of the terminal, it reads the card number off the magnetic stripe on the back of the EBT card when the card is slid through the terminal.
<b>Close-out Time</b>	Automatic time the EBT-only terminal will use to calculate a calendar day's activity.
<b>Communications</b>	Transmission of information between a POS terminal and the terminal-driving vendor. Communication takes place over telephone lines.
<b>Customer</b>	An individual entitled to food stamp and/or cash benefits by the state. Also refers to any duly Authorized Representative or agent for the entitled customer.
<b>Display</b>	Visible presentation of data on the POS terminal.
<b>Downline Load (DLL)</b>	Downline load or download.
<b>Download</b>	A method to load new software into a POS terminal over telephone lines.
<b>EBT Card</b>	Electronic Benefits Transfer card. A benefit card that is issued to eligible food stamp and/or cash customers to access food stamp benefits and/or cash benefits at POS devices located at FNS-authorized retail outlets, and cash benefits at POS devices and ATMs.
<b>EBT Card Account Number</b>	The account number that appears on the EBT card.
<b>EBT Customer Service</b>	A 24-hours a day, 7-days a week, toll-free number where the client can perform balance inquiries prior to shopping, and resolve any other customer service issues.
<b>FNS Authorization Number</b>	The retailer's unique seven-digit food stamp number assigned by the U.S. Department of Agriculture FNS office.

# ***Retailer EBT Manual***

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## **EBT-ONLY RETAILERS**

### **CHAPTER 17—GLOSSARY OF EBT PROGRAM TERMS (continued)**

<b><i>Hardware</i></b>	The computer equipment (terminal, PIN pad) installed at retail locations that is used to process EBT benefits.
<b><i>Host Computer</i></b>	The JPMorgan EFS mainframe computer that records all activity from the POS terminals installed at retail locations. The host computer transmits the approvals and/or denial messages back to the POS device.
<b><i>Idle Prompt</i></b>	Message that is displayed on the terminal display window when the terminal is not processing a transaction.
<b><i>JPMorgan EFS</i></b>	JPMorgan Electronic Financial Services.
<b><i>Local Function</i></b>	Terminal function that usually does not require communication with or response from the JPMorgan EFS host computer.
<b><i>Lockout</i></b>	A term used when a customer enters an incorrect PIN a state-specific limited number of consecutive times in any one-calendar day. Refer the customer to their Client Customer Service Help Desk.
<b><i>Magnetic Stripe</i></b>	Black stripe on the back of the EBT card that contains information needed to process an EBT transaction.
<b><i>Manual Voucher Authorization Telephone Number</i></b>	A 24-hours a day, 7-days a week, toll-free number that retailers can call for manual authorizations and assistance. Refer to your state Fact Sheet for the Manual Voucher Authorization number.
<b><i>Manual Transaction</i></b>	An offline EBT transaction that can occur only when online authorization cannot be obtained. Each manual transaction requires a JPMorgan EFS Offline Food Stamp Voucher and an authorization number from JPMorgan EFS. The authorization number must be written on the JPMorgan EFS Offline Food Stamp Voucher. Also, the customer's and store clerk's signatures must be on the voucher.
<b><i>Merch ID</i></b>	ID for Merchant identification with terminal driver.
<b><i>More/Admin</i></b>	Access administrative functions.
<b><i>Offline Food Stamp Voucher</i></b>	The form that must be completed whenever a manual transaction occurs. The voucher certifies that the customer received his/her benefits and the voucher will be used to reimburse the retailer for the amount of the transaction.
<b><i>OPER</i></b>	Operator or cashier.
<b><i>Override</i></b>	To neutralize the action of (i.e., manager override).
<b><i>Password</i></b>	Four-digit number to allow access.
<b><i>Personal Identification Number (PIN)</i></b>	Four-digit number used in conjunction with the EBT card to obtain food stamp and/or cash benefits. The PIN is considered an electronic signature—the customer's secret code.

**CHAPTER 17—GLOSSARY OF EBT PROGRAM TERMS (continued)**

<b><i>PIN Pad</i></b>	A hand-held device that is used by customers for entry of their PINs.
<b><i>PIN Pad Cord</i></b>	Cord connecting the PIN pad to the POS terminal.
<b><i>POS Equipment</i></b>	Point-Of-Sale (POS) terminal that uses plastic card technology to allow customers to pay for transactions through debit or credit card services.
<b><i>Porthole</i></b>	Located on the back of both the terminal and the printer; hole where cables are inserted.
<b><i>Recipient Help Desk</i></b>	A 24-hours a day, 7-days a week, toll-free number located within all printed customer-training materials that customers can call for assistance.
<b><i>Resp Codes</i></b>	Response codes.
<b><i>Retailer EBT-Only Help Desk</i></b>	A 24-hours a day, 7-days a week, toll-free number that retailers can call for assistance with state-provided equipment. Retailers will call this number when equipment is malfunctioning, with questions concerning daily settlements or their ACH reimbursement.
<b><i>Retailer Reference Guide</i></b>	A handy, step-by-step reference guide used to aid retailers in terminal procedures.
<b><i>Retailer General Information Number</i></b>	Retailers can call this number for information regarding the state-specific rollout schedule, contracts, and initial equipment installation. Refer to your state Fact Sheet for the Retailer General Information number.
<b><i>RPT/Close</i></b>	Reports or closes of transactions.
<b><i>Screen</i></b>	One line display on the POS terminal where information is displayed.
<b><i>Scroll</i></b>	To move the information that appears on the POS screen. Use the (#) key to scroll right or the (*) key to scroll left.
<b><i>Sequence Number</i></b>	The sequence number that appears on approved and denied transactions receipts.
<b><i>Slide/Swipe</i></b>	To draw an EBT card through the reader of a terminal so that information can be read from its magnetic stripe.
<b><i>Site Info</i></b>	Site information (name, address, etc...).
<b><i>Term CNFG</i></b>	Terminal configuration.
<b><i>Terminal</i></b>	Information processing device through which transaction messages are initiated and transmitted electronically.
<b><i>Terminal-Driving Vendor</i></b>	JPMorgan EFS vendor that provides EBT-only terminal software for the state-provided equipment. This vendor's computer system communicates directly with the EBT-only equipment at the retailer location. The vendor provides EBT ACH reimbursement directly to the retailers. Typically the terminal-driving vendor provides retailer help desk services for the EBT-only equipment.

## ***Retailer EBT Manual***

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### **EBT-ONLY RETAILERS**

#### **CHAPTER 17—GLOSSARY OF EBT PROGRAM TERMS (continued)**

<b><i>Terminal ID</i></b>	Unique number for each terminal in a retail location consisting of an alpha character followed by five numeric characters. This ID can be found on the face plate of the terminal.
<b><i>Terminal Power Pak</i></b>	Electrical cord connecting the terminal to an electrical outlet with a transformer attached.
<b><i>Trans Fees</i></b>	Transaction fees.
<b><i>Transaction</i></b>	A collection of related electronic messages normally concluded by a debit from or credit to an account. Can also include a balance inquiry or a denial.
<b><i>Troubleshooting</i></b>	A term used by Customer Service Representatives when working with retailers trying to diagnose and solve problems over the telephone.
<b><i>TXN Flow</i></b>	Transaction flow.
<b><i>TXN Press</i></b>	Transaction process.
<b><i>TXNS</i></b>	Transactions.
<b><i>Underscored</i></b>	Underlined.
<b><i>U. S. Department of Agriculture/ Food and Nutrition Service (USDA/FNS)</i></b>	The USDA/FNS is responsible for the federal administration of the Food Stamp program.



## **CHAPTER 18—MOST COMMON ERROR CODES**

### ***DECLINE CODES***

050 = General  
051 = Due to expired card  
052 = PIN tries exceeded  
055 = Invalid Transaction  
056 = Transaction not supported by institution  
057 = Lost or stolen card status  
058 = Invalid card status  
059 = With restricted status  
060 = Account not on CAF  
061 = PBF record not found  
062 = PBF update error  
063 = Invalid authorization type in IDF  
067 = Invalid transaction date  
069 = Bad message edit  
070 = No IDF  
071 = Invalid routing to authorization  
073 = Invalid routing auth-service  
074 = Unable to authorize  
075 = Invalid PAN length  
076 = Insufficient funds in PBF  
078 = Dup transaction received and dropped  
079 = Maximum off line refund reached  
080 = Maximum off line refund reached  
081 = Maximum number time used  
084 = Customer selected NEG reason  
095 = Amount over maximum  
096 = PIN required  
950 = Not on file  
952 = Not allowed  
957 = Lost/stolen card

### ***REFERRAL CODES***

100 = Unable to process tran  
104 = CAF problems  
105 = Card not supported  
106 = Amount over maximum  
107 = Over daily limit  
108 = CAF not found  
110 = Number times used  
111 = Delinquent  
112 = Over limit table  
113 = Time-out

### ***SERVICE CODES***

150 = Merchant not on file

### ***TRANSACTION ERROR CODES***

200 = Invalid account  
201 = Incorrect PIN  
202 = Cash advance is less than minimum  
203 = Administrative card needed  
204 = Enter lesser amount  
205 = Invalid credit card advance amount  
206 = CAF not found  
207 = Invalid transaction date  
208 = Invalid expiration date  
800 = Format error  
801 = Invalid data  
802 = Invalid employee number  
809 = Invalid close transaction  
810 = Transaction time-out  
811 = System error  
820 = Invalid terminal identifier  
821 = Invalid response length  
899 = Sequence error-resync

## ***Retailer EBT Manual***

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### **EBT-ONLY RETAILERS**

## NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



***Retailer EBT Manual***  
**EBT-ONLY RETAILERS**

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